

**Information to identify the case:**

Debtor 1	<u>Timothy S. Radigan</u>	Social Security number or ITIN	<b>xxx-xx-2921</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>16-20963-CMB</b>			

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Timothy S. Radigan

6/14/21

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Timothy S. Radigan  
Debtor

Case No. 16-20963-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jun 14, 2021

User: aala  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2021:

Recip ID	Recipient Name and Address
db	+ Timothy S. Radigan, 233 Klein Road, Glenshaw, PA 15116-3015
aty	+ The Debt Doctors at Quatrini Rafferty, 941 Penn Avenue, Suite 101, Pittsburgh, PA 15222-3843
aty	+ The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232, UNITED STATES 15232-1700
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5861
14211369	+ Fedloan Servicing Credit, PO Box 60610, Harrisburg, PA 17106-0610
14211371	+ KML Law Group, P.C., Suite 5000 - BNY Independence Center, 701 Market Street, Philadelphia, PA 19106-1541
14271000	+ Peoples Natural Gas Company LLC, c/o Barbara Rodgers, 375 North Shore Drive, Suite 600, Pittsburgh, PA 15212-5866
14211372	+ Pittsburgh Trade Alliance, PO Box 14811, Pittsburgh, PA 15234-0811
14238973	U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
14243494	+ UPMC St Margaret, 6681 Country Club Drive, Golden Valley MN 55427-4601

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jun 15 2021 03:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 15 2021 00:05:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 15 2021 03:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 15 2021 00:05:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Jun 15 2021 03:43:00	PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
14202333	EDI: GMACFS.COM	Jun 15 2021 03:43:00	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
14211367	+ EDI: GMACFS.COM	Jun 15 2021 03:43:00	Ally Financial, P.O. Box 380901, Minneapolis, MN 55438-0901
14197006	EDI: BANKAMER.COM	Jun 15 2021 03:43:00	Bank of America, PO Box 31785, Tampa, FL 33631-3785
14246945	EDI: BANKAMER.COM	Jun 15 2021 03:43:00	Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785
14269356	+ Email/Text: kbarkley@bernsteinlaw.com	Jun 15 2021 00:06:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945

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14211370	+ EDI: AMINFOFP.COM	Jun 15 2021 03:43:00	First Premier Bank, P.O. Box 5519, Sioux Falls, SD 57117-5519
14520148	EDI: PRA.COM	Jun 15 2021 03:43:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14262801	+ EDI: JEFFERSONCAP.COM	Jun 15 2021 03:43:00	Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
14216828	EDI: AGFINANCE.COM	Jun 15 2021 03:43:00	SPRINGLEAF FINANCIAL SERVICES, PO BOX 3251, EVANSVILLE, IN 47731
14211373	EDI: AGFINANCE.COM	Jun 15 2021 03:43:00	Springleaf, 601 NW 2nd Street, Evansville, IN 47708
14201032	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Jun 15 2021 00:27:07	U.S. Department of Housing and Urban Development, 451 7th Street S.W., Washington, DC 20410-0002
14211374	+ Email/Text: BankruptcyNotice@upmc.edu	Jun 15 2021 00:06:00	UPMC, Quantum I Building, Third Floor, Distribution Room #386, 2 Hot Metal Street, Pittsburgh, PA 15203-2348

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BANK OF AMERICA, N.A.
cr		CARRINGTON MORTGAGE SERVICES, LLC
cr		Duquesne Light Company
cr		Wilmington Savings Fund Society, FSB, as trustee o
14639519		Wilmington Savings Fund Society, FSB, P.O.Box 3730, Anaheim, CA 92806
cr	*+	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14211368	*	Bank of America, PO Box 31785, Tampa, FL 33631-3785
14706697	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

TOTAL: 5 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 16, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2021 at the address(es) listed below:

Name	Email Address
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Andrew F Gornall

on behalf of Creditor BANK OF AMERICA N.A. agornall@gornall-law.com

District/off: 0315-2

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Brian Nicholas

on behalf of Creditor Wilmington Savings Fund Society FSB, as trustee of Stanwich Mortgage Loan Trust C  
bnicholas@kmlawgroup.com

Brian Nicholas

on behalf of Creditor BANK OF AMERICA N.A. bnicholas@kmlawgroup.com

Joshua I. Goldman

on behalf of Creditor BANK OF AMERICA N.A. jgoldman@kmlawgroup.com, angelica.reyes@padgettllawgroup.com

Matthew M. Herron

on behalf of Attorney The Debt Doctors at Quatrini Rafferty mmh@thedebedtctors.com  
hgs@thedebedtctors.com;alb@thedebedtctors.com

Matthew M. Herron

on behalf of Debtor Timothy S. Radigan mmh@thedebedtctors.com hgs@thedebedtctors.com;alb@thedebedtctors.com

Matthew M. Herron

on behalf of Attorney The Debt Doctors LLC mmh@thedebedtctors.com, hgs@thedebedtctors.com;alb@thedebedtctors.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Peter J. Ashcroft

on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com

TOTAL: 11